

SERFF Tracking Number: PNTX-G128277248 State: Arkansas
Filing Company: American Network Insurance Company State Tracking Number:
Company Tracking Number: AR003993000042
TOI: LTC06 Long Term Care - Other Sub-TOI: LTC06.000 Long Term Care - Other
Product Name: Suitability Report
Project Name/Number: Suitability Report/AR003993000042

Filing at a Glance

Company: American Network Insurance Company

Product Name: Suitability Report SERFF Tr Num: PNTX-G128277248 State: Arkansas
TOI: LTC06 Long Term Care - Other SERFF Status: Closed-Accepted For Informational Purposes State Tr Num:
Sub-TOI: LTC06.000 Long Term Care - Other Co Tr Num: AR003993000042 State Status: Closed-Accepted for Informational Purposes
Filing Type: Form Reviewer(s): Donna Lambert
Author: SPI PennTreatyNetwork Disposition Date: 04/19/2012
Date Submitted: 04/18/2012 Disposition Status: Accepted For Informational Purposes
Implementation Date Requested: 04/18/2012 Implementation Date:
State Filing Description:

General Information

Project Name: Suitability Report Status of Filing in Domicile: Pending
Project Number: AR003993000042 Date Approved in Domicile:
Requested Filing Mode: Informational Domicile Status Comments:
Explanation for Combination/Other: Market Type:
Submission Type: New Submission Overall Rate Impact:
Filing Status Changed: 04/19/2012
State Status Changed: 04/19/2012 Deemer Date:
Created By: SPI PennTreatyNetwork Submitted By: SPI PennTreatyNetwork
Corresponding Filing Tracking Number:
Filing Description:
RE: NAIC Number: 81078/American Network Insurance Company
Arkansas-Reporting Requirements for Suitability-2011

Dear Commissioner:

According to your long-term care insurance regulation, we are required to provide you with a copy of an annual suitability report which includes the following information:

"

SERFF Tracking Number: PNTX-G128277248 State: Arkansas
Filing Company: American Network Insurance Company State Tracking Number:
Company Tracking Number: AR003993000042
TOI: LTC06 Long Term Care - Other Sub-TOI: LTC06.000 Long Term Care - Other
Product Name: Suitability Report
Project Name/Number: Suitability Report/AR003993000042

- " The total # of applications received from residents of Arkansas.
- " The total # of those who declined to provide information on the personal worksheets.
- " The total # of applicants who did not meet the suitability standards.
- " The total # of those who chose to confirm after receiving a suitability letter.

As you may be aware, American Network Insurance Company (ANIC) ceased writing new business on October 3, 2008, and was placed into rehabilitation on January 6, 2009 by Order of the Commonwealth Court of Pennsylvania. On October 2, 2009, the Pennsylvania Insurance Department filed a petition that seeks an order of liquidation for ANIC. The final decision on liquidation is pending with the Commonwealth Court. A hearing on this matter commenced on January 31, 2011 and is ongoing. The Rehabilitation Order and the Liquidation Petition can be found on our website at www.pennntreaty.com.

As a result of the company's current status, there is no suitability information to report. Therefore, we trust that this letter will satisfy the department's requirement. If you have any questions or need additional information, please feel free to contact me at the number below.

Sincerely,

Krista A. Roberts
State Filing Manager
Product and Regulatory Compliance Department
Phone: (800) 222-3469, Ext. 6064
Fax: (484) 232-6638
E-Mail: kroberts@penntreaty.com
State Narrative:

Company and Contact

Filing Contact Information

Krista Roberts, State Filing Supervisor
3440 Lehigh St
Allentown, PA 18103
kroberts@penntreaty.com
610-965-2222 [Phone] 6064 [Ext]
484-232-6638 [FAX]

Filing Company Information

American Network Insurance Company	CoCode: 81078	State of Domicile: Pennsylvania
3440 Lehigh Street	Group Code: 810	Company Type:
Allentown, PA 18103	Group Name: Penn Treaty	State ID Number:
(610) 965-2222 ext. [Phone]	FEIN Number: 03-0211497	

SERFF Tracking Number: PNTX-G128277248 State: Arkansas
Filing Company: American Network Insurance Company State Tracking Number:
Company Tracking Number: AR003993000042
TOI: LTC06 Long Term Care - Other Sub-TOI: LTC06.000 Long Term Care - Other
Product Name: Suitability Report
Project Name/Number: Suitability Report/AR003993000042

Filing Fees

Fee Required? No
Retaliatory? No
Fee Explanation:
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
American Network Insurance Company	\$0.00	04/18/2012	

SERFF Tracking Number:	PNTX-G128277248	State:	Arkansas
Filing Company:	American Network Insurance Company	State Tracking Number:	
Company Tracking Number:	AR003993000042		
TOI:	LTC06 Long Term Care - Other	Sub-TOI:	LTC06.000 Long Term Care - Other
Product Name:	Suitability Report		
Project Name/Number:	Suitability Report/AR003993000042		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Donna Lambert Informational Purposes		04/19/2012	04/19/2012

<i>SERFF Tracking Number:</i>	<i>PNTX-G128277248</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>American Network Insurance Company</i>	<i>State Tracking Number:</i>	
<i>Company Tracking Number:</i>	<i>AR003993000042</i>		
<i>TOI:</i>	<i>LTC06 Long Term Care - Other</i>	<i>Sub-TOI:</i>	<i>LTC06.000 Long Term Care - Other</i>
<i>Product Name:</i>	<i>Suitability Report</i>		
<i>Project Name/Number:</i>	<i>Suitability Report/AR003993000042</i>		

Disposition

Disposition Date: 04/19/2012

Implementation Date:

Status: Accepted For Informational Purposes

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number:	PNTX-G128277248	State:	Arkansas
Filing Company:	American Network Insurance Company	State Tracking Number:	
Company Tracking Number:	AR003993000042		
TOI:	LTC06 Long Term Care - Other	Sub-TOI:	LTC06.000 Long Term Care - Other
Product Name:	Suitability Report		
Project Name/Number:	Suitability Report/AR003993000042		

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification	Accepted for Informational Purposes	Yes
Supporting Document	Application	Accepted for Informational Purposes	Yes
Supporting Document	Health - Actuarial Justification	Accepted for Informational Purposes	Yes
Supporting Document	Outline of Coverage	Accepted for Informational Purposes	Yes
Supporting Document	Cover Letter	Accepted for Informational Purposes	Yes

SERFF Tracking Number: PNTX-G128277248

State: Arkansas

Filing Company: American Network Insurance Company

State Tracking Number:

Company Tracking Number: AR003993000042

TOI: LTC06 Long Term Care - Other

Sub-TOI: LTC06.000 Long Term Care - Other

Product Name: Suitability Report

Project Name/Number: Suitability Report/AR003993000042

Supporting Document Schedules

		Item Status:	Status Date:
Bypassed - Item:	Flesch Certification	Accepted for Informational Purposes	04/19/2012
Bypass Reason:	n/a		
Comments:			
		Item Status:	Status Date:
Bypassed - Item:	Application	Accepted for Informational Purposes	04/19/2012
Bypass Reason:	n/a		
Comments:			
		Item Status:	Status Date:
Bypassed - Item:	Health - Actuarial Justification	Accepted for Informational Purposes	04/19/2012
Bypass Reason:	n/a		
Comments:			
		Item Status:	Status Date:
Bypassed - Item:	Outline of Coverage	Accepted for Informational Purposes	04/19/2012
Bypass Reason:	n/a		
Comments:			
		Item Status:	Status Date:
Satisfied - Item:	Cover Letter	Accepted for Informational Purposes	04/19/2012

<i>SERFF Tracking Number:</i>	<i>PNTX-G128277248</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>American Network Insurance Company</i>	<i>State Tracking Number:</i>	
<i>Company Tracking Number:</i>	<i>AR003993000042</i>		
<i>TOI:</i>	<i>LTC06 Long Term Care - Other</i>	<i>Sub-TOI:</i>	<i>LTC06.000 Long Term Care - Other</i>
<i>Product Name:</i>	<i>Suitability Report</i>		
<i>Project Name/Number:</i>	<i>Suitability Report/AR003993000042</i>		

Comments:

See attached cover letter.

Attachment:

(AR) Submission Letter-A.PDF



tel 800.362.0700
www.penntreaty.com

April 18, 2012

Office of the Commissioner
1200 West Third Street
Corner of Third and Cross Street
Little Rock, Arkansas 72201-1904

**RE: NAIC Number: 81078/American Network Insurance Company
Arkansas-Reporting Requirements for Suitability-2011**

Dear Commissioner:

According to your long-term care insurance regulation, we are required to provide you with a copy of an annual suitability report which includes the following information:

-
- The total # of applications received from residents of Arkansas.
- The total # of those who declined to provide information on the personal worksheets.
- The total # of applicants who did not meet the suitability standards.
- The total # of those who chose to confirm after receiving a suitability letter.

As you may be aware, American Network Insurance Company (ANIC) ceased writing new business on October 3, 2008, and was placed into rehabilitation on January 6, 2009 by Order of the Commonwealth Court of Pennsylvania. On October 2, 2009, the Pennsylvania Insurance Department filed a petition that seeks an order of liquidation for ANIC. The final decision on liquidation is pending with the Commonwealth Court. A hearing on this matter commenced on January 31, 2011 and is ongoing. The Rehabilitation Order and the Liquidation Petition can be found on our website at www.penntreaty.com.

As a result of the company's current status, there is no suitability information to report. Therefore, we trust that this letter will satisfy the department's requirement. If you have any questions or need additional information, please feel free to contact me at the number below.

Sincerely,

A handwritten signature in black ink, appearing to read "Krista A. Roberts".

Krista A. Roberts
State Filing Manager
Product and Regulatory Compliance Department
Phone: (800) 222-3469, Ext. 6064
Fax: (484) 232-6638
E-Mail: kroberts@penntreaty.com

Penn Treaty Network America Insurance Company (In Rehabilitation)
(Penn Treaty Network America Life Insurance Company in California)
American Network Insurance Company (In Rehabilitation)

3440 Lehigh Street :: Allentown, PA 18103